

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: CHERYL A HENDERSON

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Case No.: 09-02397

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/27/2009.
- 2) This case was confirmed on 03/23/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/14/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/29/2010.
- 5) The case was dismissed on 12/13/2010.
- 6) Number of months from filing to the last payment: 22
- 7) Number of months case was pending: 26
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 26,100.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 29,082.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 29,082.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 607.75
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,973.11
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION

\$ 2,580.86

Attorney fees paid and disclosed by debtor

\$ 1,486.80

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANA	UNSECURED	1,219.69	.00	912.63	.00	.00
MB FINANCIAL	SECURED	122,124.00	119,821.46	21,097.14	21,097.14	.00
MB FINANCIAL	SECURED	2,904.00	3,912.46	3,912.46	.00	.00
MB FINANCIAL	SECURED	25,808.00	24,598.80	5,224.32	5,224.32	.00
MB FINANCIAL	SECURED	719.00	753.15	1,253.15	.00	.00
GMAC	SECURED	4,000.00	3,911.84	3,911.84	179.68	.00
RIDGE HOUSE CONDO AS	SECURED	381.00	.00	.00	.00	.00
ATLANTIC CREDIT & FI	UNSECURED	1,309.43	1,382.38	1,382.38	.00	.00
ATLANTIC CREDIT & FI	OTHER	.00	NA	NA	.00	.00
ATLANTIC CREDIT & FI	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,074.24	NA	NA	.00	.00
CAPITAL ONE BANK	OTHER	.00	NA	NA	.00	.00
COLLECTO US ASSET MA	UNSECURED	2,009.82	2,449.52	2,449.52	.00	.00
PRA RECEIVABLES MANA	UNSECURED	2,989.81	3,167.98	3,167.98	.00	.00
HSBC	OTHER	.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	3,038.49	3,540.35	3,540.35	.00	.00
NATIONAL CITY BANK	OTHER	.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	223.16	261.99	261.99	.00	.00
MB FINANCIAL	SECURED	NA	.00	.00	.00	.00
MB FINANCIAL	SECURED	NA	.00	.00	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	26,321.46	26,321.46	.00
Mortgage Arrearage	5,165.61	.00	.00
Debt Secured by Vehicle	3,911.84	179.68	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	35,398.91	26,501.14	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	11,714.85	.00	.00

Disbursements:

Expenses of Administration	\$ 2,580.86
Disbursements to Creditors	\$ 26,501.14

TOTAL DISBURSEMENTS: \$ 29,082.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/22/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.